

Credit card companies have been given the freedom to creep into and control every part of our lives. This has created a fertile field for ID theft and a need for not 1 but 3 credit bureaus to be our puppeteers who are always pulling our strings.

When the 90-day fraud alert became available we thought it would prevent our credit reports from being invaded and we could breathe a sigh of relief at least for 90 days at a time. I questioned the strength of the 90 day fraud coverage and was told it would keep MOST folks out of my accounts but some invaders who were deemed 'acceptable' would still be welcomed in. This was like leaving the door ajar with a nightlight on. I felt we were almost back to square one. Then came the security freeze option. Many states had already instituted it for their citizens but GA was fighting against it. Finally, effective August 1, 2008, Georgians are able to freeze their credit bureau accounts. This is supposed to be like not only turning out the nightlight but also slamming the door and locking it. The cost is \$3 (under 65) or free (65 and older). Be prepared to write down a very important confirmation number when you call. It will be needed to freeze or thaw your account. You will be able to thaw your account temporarily or permanently. You can see that this is a very important number so keep it several places or your freeze will last longer than the one that hell is using. Here's how to proceed:

- 1) EQUIFAX. Call 1-800-685-1111, take option 8.
- 2) TRANSUNION. Call 1-888-909-7872, take option 3.
- 3) EXPERIAN. Call 1-888-397-3742.

A freeze can only be activated by certified mail or at www.experian.com/freeze. By mail send the following to Experian Security Freeze, POB 9554, Allen, Texas 75013: Full name with Jr, Sr, etc, Social Security Number, Date of Birth, all addresses in the last 2 years, \$3 fee if necessary, a Copy of a government-issued ID (driver's license, military ID, etc), a Copy of a current utility bill, bank or insurance statement (black out the account numbers) showing your name and address. Make sure these items are legible even if they must be enlarged. Nothing will be returned. You will receive a confirmation number when the security freeze has been added to your account.

Whenever you want to apply for a loan or some other form of credit, ask the potential creditor which credit bureau he uses and only thaw that one. Also ask how long he will take to check your account information and just thaw the account long enough for that purpose. When thawing your account temporarily you can specify a range of dates for the account to be thawed and can also specify your information to be available only for a particular creditor. When thaw time expires, your account will automatically be returned to freeze status. There is no limit regarding the number of times you can freeze and thaw your accounts.

Seems to me that going in and out of your credit bureau accounts was the answer for those folks you tried to separate yourself from by opting out your phone and junk mail. To reduce telemarketing solicitations, call the National Do Not Call registry at 1-888-382-1222 or www.donotcall.gov. There is no charge. The block is put on the phone from which you call so you can cover your land line and your cell phone. There is a 90-day lag between your registering and the block's taking effect. Consumer names and phone numbers on the GA Do Not Call List were merged into the Federal Do Not Call registry after it was established in October 2003. The Federal Trade Commission maintains the Federal registry.

Given the above information, anyone who is paying monthly fees to some company to 'monitor' your credit bureau accounts should ask that company what service it is providing that 'freezing' doesn't cover.

No matter how good a freeze sounds - and it is the best the nation has so far - we still need to get our free credit reports to keep an eye on the information and activity therein. We are due 2 free reports from each bureau totaling 6 per year so the whole year would be covered if we requested 1 report every other month.

You might want to check out 1-866-416-3470 or www.listclassaction.com to see if you are part of a class action suit between Transunion and Axiom because account lists were sold to a third party.